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Attorneys for Secured Creditor,  
WELLS FARGO BANK, N.A.

The following constitutes  
the order of the court. Signed July 16, 2014

  
Stephen L. Johnson  
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In Re:

PHUONG KIM KOBARA,

Debtor.

Case No. 12-58450 slj  
Chapter 7 Proceeding)

R.S. No. APN-2477

ORDER REGARDING SECURED CREDITOR  
WELLS FARGO BANK, N.A.'S MOTION FOR  
RELIEF FROM AUTOMATIC STAY UNDER 11  
U.S.C. § 362(d)(1)

Date: July 8, 2014  
Time: 10:00 a.m.  
Ctvm: #3099,  
280 S. First Street,  
San Jose, CA

On July 8, 2014, a preliminary hearing was held before the above-entitled Court regarding Secured Creditor, WELLS FARGO BANK, N.A.'s Motion For Relief From Automatic Stay pertaining to that written Note and Deed Of Trust that secures the real property commonly known as 13172 VIA ARRIBA DRIVE, SARATOGA, CALIFORNIA, 95070 (hereinafter referred to as "the Property").

All appearances having been duly entered on the record and after oral, documentary, and/or competent evidence was considered, the above-entitled Court found and ordered as follows:

IT IS HEREBY ORDERED that Secured Creditor, WELLS FARGO BANK, N.A.'s Motion For Relief From Automatic Stay, as it pertains to the Property, is hereby granted. Therefore, upon entry hereof, IT IS HEREBY FURTHER ORDERED that the automatic stay provisions currently in force and effect as they pertain to the interest of Debtor, PHUONG KIM KOBARA, to the interest of Chapter 7 Trustee, FRED HJELMESET, and to the interest of the United States Trustee, in the Property are hereby lifted and IT IS

1 HEREBY FURTHER ORDERED that the provisions of Federal Rules of Bankruptcy Procedure, Rule  
2 4001(a)(3) shall not apply.

3 IT IS HEREBY FURTHER ORDERED that such relief will entitle Secured Creditor, WELLS  
4 FARGO BANK, N.A., to immediately move ahead with foreclosure proceedings under the prevailing Note and  
5 Deed Of Trust, including any and all action that becomes necessary to obtain possession of The Property.

6 IT IS HEREBY FURTHER ORDERED that such relief will allow Secured Creditor, WELLS  
7 FARGO BANK, N.A., to send to any party or parties protected by the stay under the applicable provisions of  
8 11 U.S.C. § 362, any and all notice required by State and/or Federal law, regulation or statute, including  
9 Secured Creditor sending written notice to Debtor of the right to cure.

10 IT IS HEREBY FURTHER ORDERED that such relief will allow Secured Creditor, WELLS  
11 FARGO BANK, N.A. to take such actions, with respect to this real property, as are set forth under applicable  
12 non-bankruptcy law, including but not limited to, modification, short sale and other loss mitigation options.

13 IT IS HEREBY FURTHER ORDERED that such relief will allow Secured Creditor, WELLS  
14 FARGO BANK, N.A. to stop sending a Notice of Payment Change and/or Notice of Post Petition Fees,  
15 Expenses and Charges as required by FRBP 3002.1.

16 IT IS HEREBY FURTHER ORDERED that this Order is binding and effective despite any  
17 conversion of this bankruptcy case to a case under any other chapter of the Bankruptcy Code.

18 \*\*END OF ORDER\*\*  
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COURT SERVICE LIST

Electronically mailed to ECF registered participants